

# Tool Cover

## Insurance Product Information Document



Company: *Insure 2 Drive* is a trading name of Sabre Insurance Company Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Company Number:2387080

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions of your policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of insurance?

This policy provides the minimum cover required by law. This product falls under the law of England and Wales. Our chosen language is English.

In addition, it will provide cover for your tools during the period of cover stated on your policy documentation, subject to the terms and conditions noted below.



### What is insured?

- ✓ Cover for your tools if they are stolen, destroyed or damaged whilst in your vehicle up to the value of £500



### What is not insured?

- ✗ Theft or attempted theft from an unattended vehicle, unless it's on your driveway, private property or business premises
- ✗ Theft or attempted theft from any vehicle that has been left unattended for a period exceeding 72 hours
- ✗ Expenses incurred as a result of tool theft
- ✗ Personal effects such as laptops/electronic equipment, money and jewellery
- ✗ Any loss as a result of racing or track events
- ✗ Damage from wear and tear, mildew, moth or Manufacturer defects
- ✗ Loss or damage as a result of packing which is inadequate to withstand handling during transit
- ✗ Cover for theft or attempted theft, if you fail to safeguard your keys, entry devices or vehicle
- ✗ Electronic data
- ✗ Damage to the vehicle carrying your tools
- ✗ Any loss as a result of war, terrorism, nuclear contamination, riot, earthquake or sonic boom damage



### Are there any restrictions on cover?

- ! **Please refer to your policy documentation for full details of restrictions and/or eligibility-**
- ! Fraudulent or false claims will not be covered and we reserve the right to null and void your policy.
- ! Cover is limited to 2 claims in any 12 month period.
- ! Theft claims from unattended vehicles will not be covered unless the tools have been concealed in a locked boot, cargo hold or other locked internal compartment, with all windows and doors securely locked.
- ! This is not a 'new for old' policy. Depreciation or loss in value is not covered.
- ! You are not permitted to transfer the insurance to someone else or include any additional tools without our permission.
- ! If your commercial vehicle insurance policy is cancelled or not renewed, all cover under this insurance will end.



## Where am I covered?

- ✓ You are covered in the United Kingdom of Great Britain



## What are my obligations?

You must provide us with honest, accurate and complete information and inform us as soon as possible of any changes to your situation.

You should take reasonable steps to protect your vehicle and its contents.

You must report any incident to us as soon as possible but in any event, within 28 days of discovery.

You must report the theft of any tools to the police, within 48 hours of discovery and obtain a crime number to support the claim.

Purchase receipts for tools and evidence of forced entry to the vehicle will be required for all theft claims.



## When and how do I pay?

You can pay your premium in full as a one-off payment or in monthly installments.

Full details can be found within your policy documentation.



## When does my cover start and end?

The duration of this contract is 1 year. It will start on the policy commencement date and end on the date stated on your policy documentation.



## How do I cancel my contract?

You can cancel this policy at any time, by contacting our customer service team at [customer.services@insure2drive.co.uk](mailto:customer.services@insure2drive.co.uk)

If you cancel within 14 days of the policy start date, subject to no claims, a full refund of premium will be given.

There will be no refund in premium if the policy is cancelled outside of that 14 day period